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COMMERCIAL LINES NOTICE NO. 166

CAR Commercial Rate and Rule Filing – Effective November 1, 2025
SERFF Tracking Number: CARI-134547589

CAR filed a Massachusetts commercial residual market rate change with the Division of Insurance on June 2, 2025, with a proposed effective date of November 1, 2025. This filing also includes updated versions of the Commercial Automobile Insurance Manual Rules and Rates, and the Commercial Experience Rating Plan.

Please note that the BI and PDL base rates included in the schedule 107 are displayed at \$20,000/\$40,000/\$5,000 limits. The rates and rating factors in the schedule 107 can be used to calculate rates at the new minimum compulsory limits and increased limits as described in the Special Rating Instructions in Appendix II of the Manual Rules. The rate pages included in the manual reflect the new minimum compulsory limits and increased limits and may be used by companies to verify their system calculations.

Also note that references to the Compulsory Coverages or related minimum premium amounts within certain rules have been updated to reflect the new minimum limits, where applicable. However, premium development instructions for zone-rated automobiles contained within Rules 54, 55, and 74 continue to refer to the base rates reflected on the rate pages. Servicing Carriers should also use the Special Rating Instructions to bring the base rates up to the new minimum limits.

Finally, note that CAR's Experience Rating Plan will continue to determine experience modifications using the basic limits of \$20,000/\$40,000/\$5,000 at this time, until rating methodologies are updated in the AIB's systems.

The filing is under review by the Division of Insurance and has not yet been approved. For planning purposes, the filed rates, rate pages, implementation instructions, Commercial Automobile Insurance Manual, and Experience Rating Plan are available to Commercial Servicing Carriers upon request. Requests should be directed to ActStatDept@commauto.com.

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